

Debtor 1 PAMALA HELLER
Debtor 2

United States Bankruptcy Court for the: Northern District of Georgia, Atlanta Division District of GA
(State)

Case Number 1860154

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor:

NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. (if known):

14-1

Date of payment change:

07/01/2019

Must be at least 21 days after date of this notice

Last four digits of any number you use to identify the debtor's account:

1964

New total payment:

\$ 1,534.73

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

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No

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Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment:

\$ 280.78

New escrow payment:

\$ 401.75

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

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No

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Yes

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

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No

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Yes

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment:

New mortgage payment:

First Name

Middle Name

Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor

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I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Alicia Salinas

Date

05/28/2019

Signature

Print Alicia Salinas Title Bankruptcy Case Manager

Company NewRez LLC DBA Shellpoint Mortgage Servicing

Address PO Box 10826

Greenville

SC

29603-0826

Contact phone (800) 365-7107

Email

mtgbk@shellpointmtg.com



Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107

Final

PAMALA HELLER
1064 SLY FOX RUN
FAIRBURN GA 30213

Analysis Date: May 04, 2019
Loan:
Property Address:
1064 SLY FOX RUN
FAIRBURN, GA 30213

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual		Effective Jul 01, 2019		Prior Esc Pmt		May 01, 2019		Escrow Balance Calculation	
P & I Pmt:			\$1,006.89		\$1,132.98**		P & I Pmt:		\$1,132.98		Due Date:	February 01, 2019
Escrow Pmt:			\$280.78		\$401.75		Escrow Pmt:		\$280.78		Escrow Balance:	(\$1,170.88)
Other Funds Pmt:			\$0.00		\$0.00		Other Funds Pmt:		\$0.00		Anticipated Pmts to Escrow:	\$1,403.90
Asst. Pmt (-):			\$0.00		\$0.00		Asst. Pmt (-):		\$0.00		Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:			\$0.00		\$0.00		Resrv Acct Pmt:		\$0.00			
Total Payment:			\$1,287.67		\$1,534.73		Total Payment:		\$1,413.76		Anticipated Escrow Balance:	\$ 233.02

Shortage/Overage Information		Effective Jul 01, 2019
Upcoming Total Annual Bills		\$4,820.99
Required Cushion		\$803.50
Required Starting Balance		\$2,599.49
Escrow Shortage		(\$2,366.47)
Surplus		\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 803.50.	
A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 803.50 or 1/6 of the anticipated payment from the account.	

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

This is a statement of actual activity in your escrow account from July 2018 to June 2019. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Jul 2018	280.78	280.78			Starting Balance	1,403.87	1,123.09
Aug 2018	280.78				*	1,684.65	1,403.87
Sep 2018	280.78				*	1,965.43	1,403.87
Sep 2018		280.78			* Escrow Only Payment	2,246.21	1,403.87
Sep 2018				842.95	* City Tax	2,246.21	1,684.65
Oct 2018	280.78	280.78	1,895.22	2,560.04	* County Tax	2,246.21	841.70
Oct 2018	280.78		291.11		* City Tax	631.77	(1,437.56)
Nov 2018	280.78	561.56			*	621.44	(1,437.56)
Dec 2018	280.78	280.78				902.22	(876.00)
Jan 2019	280.78	280.78				1,183.00	(595.22)
Jan 2019				1,418.00	* Hazard	1,463.78	(314.44)
Feb 2019	280.78		1,183.00		* Hazard	1,463.78	(1,732.44)
Mar 2019	280.78	280.78				561.56	(1,732.44)
Apr 2019	280.78	280.78				842.34	(1,451.66)
May 2019	280.78				*	1,123.12	(1,170.88)
Jun 2019	280.78				*	1,403.90	(1,170.88)
					Anticipated Transactions	1,684.68	(1,170.88)
May 2019		1,123.12 ^P				1,684.68	(47.76)
Jun 2019		280.78 ^P					233.02
	\$3,650.14	\$3,930.92	\$3,369.33	\$4,820.99			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date: May 04, 2019

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	\$233.02	2,599.49
Jul 2019	401.75			\$634.77	3,001.24
Aug 2019	401.75			\$1,036.52	3,402.99
Sep 2019	401.75			\$1,438.27	3,804.74
Oct 2019	401.75	2,560.04	County Tax	(\$720.02)	1,646.45
Oct 2019		842.95	City Tax	(\$1,562.97)	803.50
Nov 2019	401.75			(\$1,161.22)	1,205.25
Dec 2019	401.75			(\$759.47)	1,607.00
Jan 2020	401.75			(\$357.72)	2,008.75
Feb 2020	401.75	1,418.00	Hazard	(\$1,373.97)	992.50
Mar 2020	401.75			(\$972.22)	1,394.25
Apr 2020	401.75			(\$570.47)	1,796.00
May 2020	401.75			(\$168.72)	2,197.75
Jun 2020	401.75			\$233.03	2,599.50
	\$4,821.00	\$4,820.99			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is \$233.02. Your starting balance (escrow balance required) according to this analysis should be \$2,599.49. This means you have a shortage of \$2,366.47. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing. We anticipate the total of your coming year bills to be 4,820.99. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$401.75
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$401.75

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

NewRez LLC DBA Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603-0826

Phone Number: (800) 365-7107
Fax: (866) 467-1137
Email: mtgbk@shellpointmtg.com

RE: Debtor 1 PAMALA HELLER
Debtor 2

Case No: 1860154

PROOF OF SERVICE

I certify that a copy of the foregoing documents were served upon the following persons electronically or by mail via the U.S. Postal Service, postage prepaid or by personal delivery, at their scheduled addresses on this day, 5/28/2019.

Northern District of Georgia, Atlanta Division
75 Spring Street, Room 1340
Richard Russell Bldg
Atlanta, GA 30303

Melissa J. Davey
Standing Ch 13 Trustee
260 Peachtree Street, NW
Suite 200
Atlanta, GA 30303

Howard P Slomka
2859 Paces Ferry Rd, SE
Atlanta, GA 30339-5701

PAMALA HELLER
1064 SLY FOX RUN
FAIRBURN GA 30213

/s/ Alicia Salinas